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PURCHASE MONEY
DEED OF TRUST

This form is used in connection
with deeds of trust insured under
the one- to four-family provisions
of the National Housing Act.

THIS DEED, made this June 5 1984 at 2300 P M Some Day Recorded & Ex'd per Charles C. Keller, Notary, 19 84, by and between

Joseph W. Owen AND Sherry Lynn Owen
party of the first part and Robert J. Becker and T. Mark Stamm, Trustee,
as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto

GUARANTY MORTGAGE CORPORATION

under the laws of MARYLAND

, a corporation organized and existing
in the principal sum of
Dollars (\$ 51,335.00),

FIFTY ONE THOUSAND THREE HUNDRED THIRTY FIVE & 00/100

with interest from date at the rate of THIRTEEN per centum (13.000 %)
per annum on the unpaid balance until paid, for which amount the said party has signed and delivered a certain promissory
note bearing even date herewith and payable in monthly installments of

FIVE HUNDRED SIXTY SEVEN & 87/100 Dollars (\$ 567.87),
commencing on the first day of July, 1984, and on the first day of each month thereafter
until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall
be due and payable on the first day of June 2014

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and interest thereon,
when and as the same shall become due and payable, and all costs and expenses incurred in respect thereto, including rea-
sonable counsel fees incurred or paid by the said party of the second part or substituted Trustee, or by any person hereby se-
cured, on account of any litigation at law or in equity which may arise in respect to this trust or the property hereinafter
mentioned, and of all money which may be advanced as provided herein, with interest on all such costs and advances from
the date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of the
premises, and of one dollar, lawful money of the United States of America, to

Parties of the First Part in hand paid by the party of the second part, the
receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted and conveyed, and
does hereby grant and convey unto the party of the second part, as Trustee, its successors and assigns, the following-described
land and premises, situated in the ~~XXXXXXXXXXXXXXXXXXXX~~ and State of Maryland, known and distinguished as
Frederick County

All that lot or parcel of land situate, lying and being near Point of Rocks, in
Buckeystown Election District, Frederick County, Maryland, being more particu-
larly described as follows: BEGINNING at an iron pin at the end of the 2nd line
of a Deed from Harry C. Hickman to Ernest R. Clem and wife, dated March 19, 1939
and recorded in Liber 416, Folio 365, one of the Land Records of Frederick
County, Maryland, and running thence (1) N. 85 degrees W. 60.0' to a stake;
thence (2) S. 4 degrees 15' E. 230.5' to a point on the northern margin of said
road, (3) N. 83 degrees 30' E. 60.0' to a point 20.0' from the center of the
road; thence with the 3rd line of the above mentioned deed reversed, N.4 degrees **
"and being the same property acquired by grantors herein
by Deed recorded immediately prior hereto among the Land
Records in aforesaid County."

** 20' W. 218.0' to the beginning, containing 0.306 acre of land, more or less.

Improvements thereon included but not limited to
range/oven, refrigerator, w/w carpet

21.00
6.60
27.60

together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and claim, either at law or
in equity, or otherwise however, of the party of the first part, of, in, to, or out of the said land and premises.

By the execution of this instrument, Mortgagors, Grantors or parties of the first part (whichever applies) certify and
acknowledge that prior thereto they have received both a fully executed agreement as to the contractual rate of interest and
a loan disclosure statement in connection with the loan secured hereby both as required by Article 49 of the Annotated Code
of Maryland.

TO HAVE AND TO HOLD the said property and improvements unto the party of the second part, its successors and
assigns In Fee Simple

IN AND UPON THE TRUSTS, NEVERTHELESS, hereinafter declared; that is to say: IN TRUST to permit said party
of the first part, or assigns, to use and occupy the said described land and premises, and the rents, issues, and profits thereof,
to take, have, and apply to and for THEIR sole use and benefit, until default be made in the
payment of any manner of indebtedness hereby secured or in the performance of any of the covenants as hereinafter
provided.

AND upon the full payment of all of said note and the interest thereon, and all moneys advanced or expended as herein
provided, and all other proper costs, charges, commissions, half-commissions, and expenses, at any time before the sale
hereinafter provided for to release and reconvey the said described premises unto the said party of the first part or assigns, at
cost. Prior to the execution and delivery of any partial or complete release, each trustee
THEIR shall be entitled to charge and receive a fee of \$5.00, plus 50 cents for Notary's fee, for each release. The right to charge and
receive said fee shall be limited to two Trustees.

Replaces Form FHA-2127M, which may be used until Supply is exhausted

STATE OF MARYLAND
HUD-92127M (10-79)

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